EXHIBIT 1E

ALFA LIFE DATA CONVERSION TASKS FOR CFO POLICIES ONLY
(as of 2/20/2002)

PROJECT PHASE	TASK ID	RELATED TRAILER/ FILE/TABLE	SYSTEM	TASK DESCRIPTION	PERSON DAYS	PHASE TOTAL
CODING	10	CVGC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	11	PHST	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	12	AMEX	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	13	BNDV	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	14	TAMH	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	15	CFLW	Ingenium	Code / unit test program to convert the data into this table.	16	
CODING	16	CFCO	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	17	CFAG	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	18	SDEP	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	19	UH	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	20	UHCO	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	21	PGAL	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	22	CLI	Ingenium	Code / unit test program to convert the data into this table.	6	
CODING	23	CLIA	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	24	CLIB	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	25	CLNM	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	26	AGTC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	27	LABR	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	28	MIBT	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	29	REQT	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	30	CC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	31	ACTX	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	32	BNKA	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	33	BNKB	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	34	CHTX	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	35	RI	Ingenium	Code / unit test program to convert the data into this table.	4	
CODING	36	RT	Ingenium	Code / unit test program to convert the data into this table.	4	
CODING	37	MD	Ingenium	Code / unit test program to convert the data into this table.	2	107
TESTING	1	n/a	Ingenium	Create cross edit programs for testing.	30	
TESTING	2	n/a	Ingenium	Run cross edit programs.	20	
TESTING	3	n/a	Ingenium	Resolve any issues discovered by cross edit programs.	40	
TESTING	4	n/a	Ingenium	Load database(s) for User Testing.	20	
TESTING	5	n/a	Ingenium	Resolve any issues discovered in User Testing.	20	130
PRE-PROD	1	n/a	n/a	Optimize conversion routines.	8	
PRE-PROD	2	n/a	n/a	Run full conversion to test space, time.	10	
PRE-PROD	3	n/a	n/a	Plan and prepare for cut-over weekend for conversion.	16	34
CONV	1	n/a	n/a	Perform data conversion.	20	
CONV	2	n/a	n/a	Verify conversion tasks have all been completed.	10	
CONV	3	n/a	n/a	Resolve any post-conversion problems.	20	50
				TOTALS	723	723

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN INGEN TOT COUNT
1	Policy/Coverage	POL	Base Policy Information	Company ID Policy ID	1372	Conversion will come from several sources. It will come from CFO master, cancer master, as400, a PC system (DEFERRED ANN), and a spread sheet. This table contains the base policy information for life health and annuity policies. Pending inforce and terminated.	CFOMAST CHGNOT EXTLIF ADDDEP YTDCFO CHGNOT EXTLIF ADDDEP NAMADR EIF-BASE ULF-BASE AHMAST CANFILE LFSURR LFRRNGR Def Annuities LFRMST CANAPEXT	200,170 22,302 28,702 25,713 330,778 232,405 145,417 25,173 3,684,059 EIF-BASE ULF-BASE 10,381 2,548 5,616 5,938 1,041 73,149 745,703.	620,619	851,489,268
2	Policy/Coverage	POLC	Policy Client Information	Company ID Policy ID Relationship Type Client ID	96		LFASSNE LPADCLT Group Life	2,440 1,070,898 2,414	1,075,752	103,272,192
3	Policy/Coverage	POLL	Policy Loan Information	Company ID Policy ID Policy Loan ID	136	Only the loans on active policies will be converted since loan information on terminated cases is unreliable.	LONLEN	15,303	15,303	2,081,208
4	Policy/Coverage	LHST	Policy Loan History Information	Company ID Policy ID Loan ID Loan Effective Date Loan Sequence Number	92		LONLEN	15,303	15,303	1,407,876
5	Policy/Coverage	POLN	Policy Notify Information	Company ID Policy ID Notify Date Sequence Number	80	This table contains policy notify information. Policy notify records are stored by date. Assumption that conversion is 1 for 1.	CHGNOT	254,707	254,707	20,376,560
6	Policy/Coverage	POLT	Policy Tax Information	Company ID Policy ID	444	This table contains policy tax related information. One record for each policy is stored on this table. There are several tax related fields in the POLT table. Do we think that any of these fields need to be populated upon conversion? Yes	LFSURR others?	5,616	5,616	2,493,504
7	Policy/Coverage	POLW	Policy Writing Agents	Company ID Policy ID Agent ID	75	Use Agent interest trailer - this is for production credit. Assumption that conversion is 1 for one at the policy level	AGTINT	530,612	530,612	39,795,900
8	Policy/Coverage	CVG	Base Coverage Information	Company ID Policy ID Coverage Number	1,002	Assumption conversion is 1 for 1.	EXTLIFE TRMRDR SUPBEN Comm History AHMAST CANFILE Deferred Annuities LFRNGR LPNBCOV Def Annuities LFSURR	43,339 71,128 426,334 110,029 10,381 2,546 1,041 5,938 109,355 1,041 5,616	671,103	672,445,206

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR ID/TRAILER	NUMBER OF SOURCE RECS	INGERN. TOTAL COUNT	TOTAL LEN INGEN TOT COUNT
9	Policy/Coverage	CVGA	Coverage Agent Information	Company ID Policy ID Coverage Number Agent ID	111	This table contains the commissionable Agent information for a specific Coverage. Assumption that conversion is 1 for 1 and includes both active an terminated records.	AGTINT - Active AGTINT - Term	215,362 315,250	530,612	58,897,932
10	Policy/Coverage	CVGC	Coverage Client Information	Company ID Policy ID Coverage Number Client Relationship Type Client ID	78	This table contains Client information that is related to a specific Coverage.	LPADCLT Group Life	1,070,898 2,414	1,073,312	83,718,336
11	Policy/Coverage	PHST	Policy / Coverage Change History Info	Company ID Policy ID Effective Date Sequence Number	128	EIF-FUND-TRAILER VSAM 2,666,093 EIF-FUND-TRAILER Seq-10309075 EIF-FILE-MAINT-TRAILER VSAM 30992 EIF- FILE-MAINT-TRAILER SEQ 70747 EIF- INVESTMENT-YR-TRAILER VSAM 170376 EIF- INVESTMENT-YR-TRAILER SEQ 472500 EIF- LAPSE-PROC-TRAILER VSAM 48015 EIF-LAPSE-PROC-TRAILER SEQ 5654 ULF BUCKET-TRAILER VSAM 185426 ULF- BUCKET-TRAILER SEQ 347545 ULF- VERSARY-TRLR VSAM 1686640 ULF- VERSARY-TRLR SEQ 4517139 ULF- FILE-MAINT-TRLR VSAM 30,279 ULF- FILE-MAINT-TRLR SEQ 61557 ULF- CHG-DBO-REC VSAM 3994 ULF- CHG-DBO-REC SEQ 7813 ULF- CHG-VVND-REC VSAM 3871 ULF- CHG-VVND-REC SEQ 15214 ULF- PREM-PAY-TRLR VSAM 976727 ULF- PREM-PAY-TRLR SEQ 3047969 ULF- LOAN-TRLR VSAM 16553 ULF-LOAN-TRLR SEQ 30631 ULF-FUND-WTHDRAW-TRLR VSAM 622 ULF-FUND-WITHDRAW-TRLR SEQ 1079 ULF-LAPSE-PROC-TRLR VSAM 37569 ULF-LAPSE-PROC-TRLR SEQ 203 ULF-CONVERT-PROC-TRLR VSAM 18124 ULF-CONVERT-PROC-TRLR SEQ 107510 ULF-REINSTATEMENT-TRLR 216 ULF-REINSTATEMENT-TRLR 154	2,666,093 10,309,075 30,992 70,747 170,376 472,500 48,015 5,654 185,426 347,545 1,686,640 4,517,139 30,279 61,557 3,994 7,813 3,871 15,214 976,727 3,047,969 16,553 30,631 622 1,079 37,569 203 18,124 107,510 216 154	EIF - BASE ULF - BASE	24,870,287	3,183,396,736
12	Policy/Coverage	AMEX	Amendments / Exclusions Info	Company ID Policy ID Record Type Code Sequence Number	871		LPNBHOEND LPNBCNTAMD	122,498 59,757	182,255	158,744,105
13	Policy/Coverage	BNDV	Bonus/Dividend	Company ID Policy ID Coverage Number Bonus/Div Type Code Bonus/Div IDT Number Bonus/Div Sequence #	103	1) This table contains dividend annual bonus and terminal bonus activity.	ADDDEPI ADDDEP #	42,926	42,926	4,421,378
14	Policy/Coverage	TAMH	TAMRA Tax Information (US)	Company ID Policy ID Effective Date	136	This table contains information used to support the U.S. Technical and Miscellaneous Revenue Act (TAMRA) and associated seven-pay processing requirements. Historical information is needed in order to do retroactive processing triggered by face decrease	LFTAMRA	198,099	198,099	26,941,464

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN TOTAL COUNT	TOTAL LEN INGEN TCT COUNT
15	Policy/Coverage	CFLW	Cash Flow Detail Info	Company ID, Policy ID, Coverage Number, Cash Flow Type Code, Effective Date, Sequence Number	538	EIF-FUND-TRAILER VSAM-2666093; EIF-FUND-TRAILER Seq -10309075; FILE-MAINT-TRAILER VSAM 30992; FILE-FILE-MAINT-TRAILER SEQ 70147; INVESTMENT-YR-TRAILER VSAM 170376; INVESTMENT-YR-TRAILER SEQ 472500; LAPSE-PROC-TRAILER VSAM 48015; EIF-LAPSE-PROC-TRAILER SEQ 5654; ULF-BUCKET-TRAILER VSAM 185426; ULF-BUCKET-TRAILER SEQ 347545; VERSARY-TRLR VSAM 1686640; VERSARY-TRLR SEQ 4517139; FILE-MAINT-TRLR VSAM 30279; FILE-MAINT-TRLR SEQ 61557; CHG-DBO-REC VSAM 3994; CHG-DBO-REC SEQ 7813; CHG-WMD-REC VSAM 3871; CHG-WMD-REC SEQ 15214; PREM-PAY-TRLR VSAM 976727; PREM-PAY-TRLR SEQ 3047969; LOAN-TRLR VSAM 16553; ULF-LOAN-TRLR SEQ 30631; Deferred Annuities Transactions 10390 (EIF-, EIF-, EIF-, EIF-, ULF-, ULF-, ULF-, ULF-, ULF-, ULF-, ULF-)	LFEIFFL TRAILERS LFULFL TRAILERS Def Annuities - transactions	2,666,093 / 10,309,075 / 30,992 / 70,747 / 170,376 / 472,500 / 48,015 / 5,654 / 185,426 / 347,545 / 1,686,640 / 4,517,139 / 30,279 / 61,557 / 3,994 / 7,813 / 3,871 / 15,214 / 976,727 / 3,047,969 / 16,553 / 30,631 / 10,390	24,715,200	13,296,777,600
16	Policy/Coverage	CFCO	Cash Flow Coverage Info	Company ID, Policy ID, Coverage Number, Cash Flow Type Code, Effective Date, Sequence Number	98	See comments in CFLW	LFEIFFL TRAILERS LFULFL TRAILERS Def Annuities - transactions	1,041	24,667,323	2,417,397,654
17	Policy/Coverage	CFAG	Agent Info for Flexible Premium Deposits	Company ID, Policy ID, Coverage Number, Sequence Number, Allocation Coverage #	99	This table contains agent information applicable to flexible premium annuity deposit commissions. The agent information is defaulted from the FPA coverage information but can be overridden at the time of the deposit transaction.	Def Annuities - transactions Def Annuities - policies AGINT	1,041 / 530,612	561,653	55,603,647
18	Policy/Coverage	UH	Universal Life Monthaversary Info	Company ID, Policy ID, Effective Date Number	176	This table contains Universal Life Monthaversary information which is used to control the undo/redo process and provide inquiry on monthaversary processing information. ULF-VERSARY-TRLR VSAM 1686640; ULF-VERSARY-TRLR SEQ 4517139 (ULF)	ULF-VERSARY-TRLR VSAM ULF-VERSARY-TRLR SEQ	1,686,640 / 4,517,139	6,203,779	1,091,865,104
19	Policy/Coverage	UHCO	Universal Life Monthaversary	Company ID, Policy ID, Effective Date Number, Coverage Number	208	This table contains Universal Life Monthaversary coverage information. ULF-VERSARY-TRLR VSAM 1686640; VERSARY-TRLR SEQ 4517139; ULF-CHG-DBO-REC VSAM 3994; CHG-DBO-REC SEQ 7813; ULF-FUND-WITHDRAW-TRLR VSAM 622; ULF-FUND-WITHDRAW-TRLR SEQ 1079 (ULF, ULF)	LFULFL TRAILERS	1,686,640 / 4,517,139 / 3,994 / 7,813 / 622 / 1,079	6,203,779	1,290,386,032

(Handwritten margin notes:) WHAT ABOUT ISO - MONTHVERSARY monthly processing ...

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY/KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR CFO/TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL INGEN. INGEN. TOT. COUNT
20	Policy/Coverage	PGAL new table in 6.3	Policy Gain Allocation	?	50	1). This table contains principal and gain Transaction and running total amounts by allocation type for policies. Records are generated for each deposit, loan, partial surrender or full policy surrender transaction on a policy. Assumption is 1 for 1 until we have key details etc. for this table. Estimated Record length only in INGENIUM.	LFIRINGR	5,938	5,938	296,900
21	Client	CLI	Base Client Information	Company ID Client ID	557	This table contains the base client information such as the client's birth date, sex, employment and underwriting details. LFASSNE has no relevant information to map to this table LPCLDGRPH will have field level moves to build the base client information. 3,684,059 active/3,876,148 lapse. Note: Lines 15, 21, 51, 52 & 61 will be converted from CFO. Lines 11, 12, 13, 14, 16, 31, 41, 53 & 62 will be converted from the AS/400 client system. Note: The Line Data field is variable by Line Type.	LFASSNE LPCLCNTL LPCLDGRPH	2,440 399,025 351,260	396,025	220,585,925
22	Client	CLIA	Client Address Information	Company ID Client ID Group Code Type Code Sequence Number	253	This table contains the client's postal address information. Address are divided into three types, primary, secondary and previous. Primary addresses are identified with a type of 'PR'. A client can only have one primary address record. Secondary address	LFASSNE LPCLADDR LPCLDGRPH	2,440 368,565 351,260	371,005	93,864,265
23	Client	CLIB	Client Bank Account Info	Company ID Bank ID Bank Branch ID Bank Account ID Client ID	94	This table contains client bank account information for use in PAC billing and in payout processing. Each entry represents a bank account attached to a client.	LFBNKFL NAMADR	4,744 7,560,207	7,564,951	711,105,394
24	Client	CLNM	Client Indiv Associations	Company ID Client ID Client Indiv Group Code Client Indiv Name Type CD Sequence Number	208	This table contains various names of individuals associated with client.	LFASSNE LPADCLT	2,440 1,070,898	1,073,338	223,254,304
25	Client	AGTC	Agent / Client Relationship Info	Company ID Agent ID Relationship Type Code Client ID	68	1) This Ingenium table is used to indicate which agent is the mailing, regular and servicing agent for a client. It has nothing to with commissionable agents, but is used mostly to designate a servicing agent if an insurance company needs an agent to con	AGTINT	530,612	530,612	36,081,616
26	Underwriting	LABR	Client Lab Results Information	Company ID Client ID Lab Test Date Lab Test Number Sequence Number	400	This table contains results from the lab tests that have been matched with a client.	LPNBDETREQ	119,594	119,594	47,837,600
27	Underwriting	MIBT	MIB Response Information	Company ID Client ID Sequence Number	2096	1).This table contains the response from MIB after a search request was performed. Information populated to this table will be based on the MIB header record. The detail will fill fields. Assumption: There will never be more than 1 detail records then header records.	LPNBMIB LPNBMIBDET	281,273 122,384	281,273	589,548,208

ADVANTAGE Consulting Group, Inc.

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY/KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN* INGEN. TOT COUNT
28	Underwriting	RECT	Underwriting Requirements Info	Company ID; Policy / Client Code; Policy / Client ID; Requirement ID; Sequence Number	164	This table contains details of requirements that have been requested or ordered at a client level for underwriting requirements or at a policy level for issue requirements. Note: The requirement status field is included in an alternate access path to allow searches for any outstanding requirements. Assumption is that the conversion will be a 1 for 1. However, the number may be smaller depending on how many requirements were requested at a client level at an underwriting requirements level or at a policy level for issue requirements.	LPNBCNTREQ	268,691	268,691	44,065,324
29	Agency	CC	Commission Pattern Code Info	Company ID; Rate Table ID	96	1) This table contains one record for each commission pattern code used in the policy table if the plan is set up to use the rates on this table. Each agent receiving commission on a policy has a commission code generated or entered on that policy. This conversion should be a 1 for 1 conversion.	REINRATE	41,046	41,046	3,940,416
30	Accounting	ACTX	This table contains accounting entries for the current and prior accounting periods.	Company ID; Account transaction part number; userid; Account Trans, Inst. ID; Date and Time Stamp	257	accounting master - will need account number translation table to load - see Ingenium tables (ACTX, CMTX, MVTX) below - holds 2 full years plus current year. (2 entries per print per policy). Convert some of this data to POLH? - probably 77 recs (no policy level commission data). Get recommendations from Solcorp BA. Since the LPACMSTR is the master AC file the assumption is that LPACREF will be used to build the accounting description on the ACTX table. There will be a 1 for 1 conversion on the master file LPACMSTR only.	LPACMSTR LPACREF	12,873,181 12,000,000	12,873,181	3,437,139,327
31	Banking Information	BNKA	Bank Account Information	Company ID; Bank ID; Bank Branch ID; Bank Account ID	136	conversion should be a 1 for 1.	LFBNKFL	4,744	4,744	645,184
32	Banking Information	BNKB	Bank Information Validation	Company ID; Bank ID; Bank Branch ID	328		LFBNKFL	4,744	4,744	1,556,032
33	Disbursements	CHTX	Print /Reconcile checks requested	Company Id; Check part number; userid; Check Instr. ID; Check TS	915	This table contains checks. It is used to reconcile any checks that are requested. See Patty Envelope and Solcorp BIA for these acct files. Check Journal - outstanding paid voided	LPACCKJN	207,014	207,014	189,417,810
34	Group Processing	GR	Group Billing Information	Company ID; Record Type Code; Client ID; Subsidiary Company ID; Billing Effective Date; Policy ID	197	1) Is there any last bill data in the CFO etc. system? Yes 2) Should any of that information be mechanically converted? Yes	LPCLCNTL	396,025	396,025	78,016,925
35	Reinsurance	RI	Reinsurance Information	Company ID; Record Type Code; Policy ID; Coverage Number; Receipt Sequence Number	354	This table contains reinsurance information for a particular coverage record. Nine reinsurance records are allowed for each coverage	LFREIN LFALLOW LFALWRT	11,465 755 839	13,059	4,622,846

Alfa Ingenium 6.3 Tables V4.3

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS / COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN * INGEN. TOT. COUNT
36	Plan Setup	RT	Rate Load Info	Company ID Rate Table ID Rate Type Code Smoker Code Per Code Sex Code Sub Table 1 Code Sub Table 2 Code Sub Table 3 Code Sub Table 4 Code Current Location Code Death Benefit Option CD Pension Qualifier Code Term of Deposit-Months Joint Life Code Term of Deposit-Days Age Effective Date Duration	146	This table contains Rate entries which are used in conjunction with the Rate Header table (where pointers and indicators to this table are held). They contain rates that are used for various calculations throughout the system.	LFCSHVL LFALLOW LPNBPRMRT CFODVWV	8,957 765 312,581 2,960	325,253	47,486,938
37	Underwriting	0	New Ingenium File - bm001	TO BE DETERMINED	150	Medical Cost file. The record length is an assumption.	LPNBMDFEE	2,935	2,935	440,250
38	Plan Setup	MD	MxDx Actuarial Values Info	Company ID MxDx ID MxDx Age	53	Mx Dx values for E11 - will need to convert - need CFO layout - DHX28. Mortality rates occurs a max of 120 times. Mechanically convert this data.	DHX28	5,400	5,400	286,200
								116,923,068		29,091,703,206

Alfa Ingenium 6.3 Counts V1.3

ADVANTAGE

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911

Phone: (920) 830-1990 Fax: (920) 830-1945

Schedule D

ADVANTAGE Consulting Group, Inc.
Richard E. Knutson
President
103 W. College Ave., Suite 702
Appleton, WI 54911

CLIENT: **ALFA Life Insurance Corp.**
William B. Harper, Jr.
Senior Vice President
Life and Loan Operations
2108 E. South Boulevard
Montgomery, AL 36191

FIXED PRICE AGREEMENT

Services to be Performed: Life & Health Insurance product/plan analysis services, including analysis, documentation and issue resolution.

Scope of Services: ALFA Life Insurance Corp. (ALFA) currently administers their life and health insurance contracts on various different systems (approximately 530,000 policies). These systems include a CFO based mainframe system, an Accident & Health policy mainframe system, a Cancer policy mainframe system, a Group Life policy mainframe system, a PC based Deferred Annuity system, AS400 systems, an LFPS system, rate tables, and an underwriting system, hereafter referred to as ALFA's systems. These policies will all be converted into the INGENIUM v6.3.1 software package.

Advantage Consulting Group. Inc. (ACG) will assist ALFA in the analysis and documentation of all of the different products and plans that are currently administered on ALFA's systems. In order to facilitate this analysis, ACG will supply a specific set of computer-based tools, called the Plan/Modification Analysis (PMA) tools. ALFA and ACG resources will jointly populate these tools with ALFA product/plan information.

At the conclusion of this project, ALFA will own a copy of the PMA tools. However, ALFA is prohibited from giving or reselling these tools to any outside parties. In addition, if ALFA is purchased by another organization, the purchasing organization or any affiliate of the purchasing organization may not use the PMA tools.

Since this agreement is not a software license, ACG will supply no warranty or ongoing support for the PMA tools after this project has been completed. If ALFA desires at a later date to obtain a more current version of the PMA tools, a separate agreement and additional fees would be necessary.

ADVANTAGE

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911
Phone: (920) 830-1990 Fax: (920) 830-1945

Schedule D (Continued)

Scope of Services (cont.):

In order to clearly define the exact tasks that ACG will be responsible for performing under this Schedule D agreement, the tasks are listed in the attached **ALFA LIFE PMA TOOLS TASKS** spreadsheet. If ALFA desires to have ACG perform any extra tasks outside of this spreadsheet, there would be additional fees invoiced over the agreed upon fixed price amount.

During the course of the project, if the Project End Date is changed to a date later than September 2, 2002, ACG reserves the right to invoice additional fees over the agreed upon fixed price amount. The nature and amount of these fees will be jointly determined if this occurs. ADVANTAGE will not have the right to charge additional fees over the agreed upon fixed price amount if the Project End Date is changed due to actions and/or inactions on the part of ADVANTAGE, and/or if the delay is due to causes beyond CLIENT'S reasonable control and without CLIENT'S fault, which could not have been foreseen, or if reasonably foreseen, could not have been prevented.

Project Beginning Date: March 1, 2002

Project End Date: July 1, 2002

Fixed Consulting Fees: $63,936.00 U.S. dollars for the entire project, payable in two equal installments of $31,968.00. The first installment is due at the beginning of the engagement and the last installment is due at the completion of the engagement. The payment of the installment amounts in U.S. dollars by ALFA is expected within 30 days of receipt of ACG's invoice.

Expense Amounts: All travel expenses incurred during the course of this project are included in the fixed price amount.

In addition, any software needed to connect to ALFA's computers will be supplied to ADVANTAGE at no cost.

ADVANTAGE Consulting Group, Inc.   CLIENT

By: _Richard E. Knutson_   By: _William B. Harper_

Name: Richard E. Knutson   Name: William B. Harper, Jr.

Title: President   Title: Senior Vice President, Life and Loan Operations

Date: May 8, 2002   Date: May 8, 2002

ALFA Schedule D   Page 2   5/1/2002

ALFA LIFE PMA TOOLS TASKS
(as of 4/19/2002)

PROJECT PHASE	TASK ID	TASK DESCRIPTION	PERSON DAYS
PMA ANALYSIS	1	Run programs to analyze all distinct plans in CFO system.	5
PMA ANALYSIS	2	Add descriptive information about each plan code encountered.	10
PMA ANALYSIS	3	Group plan codes into products.	6
PMA ANALYSIS	4	Identify product features for each product by analyzing the plan file values.	40
PMA ANALYSIS	5	Identify product features for each product by analyzing policy contracts.	20
PMA ANALYSIS	6	Architect new Ingenium plan codes in tools.	10
PMA ANALYSIS	7	Map all CFO plan codes to Ingenium plan codes.	6
PMA ANALYSIS	8	Train ALFA personnel on PMA Tools.	10
		TOTALS	107